GOVERNMENT OF INDIA
RAILWAYS
LOK SABHA

UNSTARRED QUESTION NO:3668
ANSWERED ON:07.12.2016
Travel Insurance
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Will the Minister of RAILWAYS be pleased to state:

(a) whether the Railways has worked out the details of the travel insurance to be provided at the time of ticket booking;

(b) if so, the salient features of the scheme;

(c) whether there will be any increase in fare as a result of insurance premium; and

(d) if so, the details thereof in terms of percentage?

Answer

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS

(SHRI RAJEN GOHAIN)

(a) and (b): Yes, Madam. An Optional Travel Insurance Scheme on a pilot basis for one year has been launched w.e.f 01.09.2016 for the Railway passengers who book e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC). The insurance scheme is available on optional basis for all reserved classes (SL, 1AC, 2AC, 3AC) and trains except passenger trains and sub-urban trains for tickets booked online on the IRCTC websites.

This insurance scheme provide financial support to the family/legal heir in case of death/injury of reserved passengers due to train accident/untoward incidents as defined under section 123 read with Sections 124 and 124A of the Railways Act, 1989, subject to the qualification that the coverage will be valid from the actual departure of train from the originating station to actual arrival of train at the destination station including 'process of entraining' and 'process of detraining' the train.
The Sum Insured to be given to passengers are as follows:- (i) In case of Death- ` 10 lakh, (ii) Permanent Total Disability - ` 10 Lakh, (iii) Permanent Partial Disability upto- ` 7.5 Lakh, (iv) Hospitalization Expenses for Injury − ` 2 Lakh, (v) Transportation of mortal remains − ` 10 Thousand.

(c) and (d) :No, Madam. There is no increase in fare. The Insurance Scheme is optional for passengers and if any passenger opts for scheme then only the premium of ` 0.92 (inclusive of taxes) per passenger is charged.

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